

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF TENNESSEE**

In re

Case No.: 09-31673

James Montgomery Raulerson  
Mary Jo Raulerson

Chapter: 13

Adversary Proceeding No.

Debtor(s).

**NOTICE OF REQUIRED FILING FEE AND/OR DEFICIENT FILING**

**PLEASE TAKE NOTICE that a required filing fee has not been paid and/or a deficient document has been submitted for filing in this case. FAILURE TO PAY THE REQUIRED FILING FEE OR FAILURE TO CORRECT THE DEFICIENCY MAY RESULT IN THE DISMISSAL OF THIS BANKRUPTCY CASE.**

**You are reminded that all documents submitted in this case must comply with the Amended Guidelines for Electronic Filing, available for viewing at [www.tnwb.uscourts.gov](http://www.tnwb.uscourts.gov). Only persons who are not represented by an attorney may file actual paper documents (without express leave of the court).**

Filing fees may be paid by credit card (online via ECF), cashiers check, money order, or business check made payable to the United States Bankruptcy Court Clerk or mailed or delivered to the address reflected below. Cash payments may be made, but only at the Memphis Office of the Clerk. Cash payments are not accepted at the Jackson Office. **No personal checks or debtor(s)' checks will be accepted by the Clerk.**

<b>REQUIRED FILING FEES DUE</b>		
	<b>Amount Tendered \$</b>	<b>Amount Due \$</b>
<input type="checkbox"/>	An insufficient filing fee was tendered with the voluntary petition filed in this case. Effective November 1,2011, the filing fees for each case under the bankruptcy chapters are as follows:	
	Chapter 7: \$306.00	Chapter 9: \$1213.00
	Chapter 12: \$246.00	Chapter 13: \$281.00
		Chapter 11: \$1213.00
		Chapter 15: \$1213.00
<input type="checkbox"/>	A motion or amendment to add a creditor to a debtor's schedules, list of creditors, or matrix has been filed in this case, but the required filing fee of \$30.00 was not tendered at the time of filing. The motion or amendment will not be processed until the required filing fee is paid or waived by the court. In addition, the motion or amendment must be accompanied by a certificate of service certifying that a copy of the motion or amendment was sent to the added creditor(s) and the case trustee.	
<input type="checkbox"/>	A Motion for Relief From Stay, Motion to Compel Abandonment, or Motion to Withdraw Reference has been filed in this case, but the filing fee of \$176.00 was not tendered at the time of filing. The motion will not be processed until the required filing fee is paid.	
<input type="checkbox"/>	A Notice of Appeal has been filed in this case, but the filing fee of \$5.00 and/or the docketing fee of \$293.00 was not tendered at the time of filing. Unless the required fee is paid within fourteen (14) days from the date of this notice, the appeal will be forwarded to the Bankruptcy Appellate Panel for the Sixth Circuit or the United States District Court for disposition.	
<input type="checkbox"/>	An adversary complaint has been filed in this case, but the filing fee of \$293.00 was not tendered at the time of filing. The complaint will not be processed until the required fee is paid.	
<input type="checkbox"/>	A Notice of Conversion to Chapter 7 or a Motion to Convert to Chapter 7 has been filed in this case, but the required fee of was not tendered at the time of filing. The motion will not be processed until the required fee is paid.	

**DEFICIENCIES REGARDING THE PETITION**

Pursuant to 11 U.S.C. § 521(a)(1) and local orders of the Court, debtors must file a creditor matrix with their petition or within seven (7) calendar days thereafter. In addition, for example, pursuant to § 521(a) (1) in a voluntary case the debtor must also file a schedule of assets and liabilities, a schedule of current income and current expenditures, and pro se debtors must file the certificate that the debtor has received and read the § 342(b) Notice. Pursuant to Fed. R. Bankr. P. 1007(b)(7), the debtor additionally must file a statement regarding completion of a course in personal financial management prepared as prescribed by Official Form No. 23.

**FAILURE TO COMPLY WITH THESE REQUIREMENTS MAY RESULT IN THE DISMISSAL OF YOUR BANKRUPTCY CASE WITHOUT FURTHER NOTICE.**

In computing the period of seven (7) days for submission of the matrix, or fourteen (14) days for other missing documents the day of the act or event shall not be included. The last day of the period so computed shall be included unless it is on a Saturday or Sunday, or a legal holiday, or a day on which weather or conditions have made the office of the clerks office inaccessible, in which event the period runs until the end of the next day which is not one of the aforementioned days.

**The following documents were not submitted with the petition filed in this case:**

<input type="checkbox"/>	<b>Amended Petition &amp; Related Papers (Per Corrective Entry)</b>
<input type="checkbox"/>	<b>Matrix Due</b>
<input type="checkbox"/>	<b>Summary of Schedules</b>
<input type="checkbox"/>	<b>Schedules A–J</b>
<input type="checkbox"/>	<b>Schedule A</b> (Real Property)
<input type="checkbox"/>	<b>Schedule B</b> (Personal Property)
<input type="checkbox"/>	<b>Schedule C</b> (Property Claimed as Exempt)
<input type="checkbox"/>	<b>Schedule D</b> (Creditors Holding Secured Claims)
<input type="checkbox"/>	<b>Schedule E</b> (Creditors Holding Unsecured Priority Claims)
<input type="checkbox"/>	<b>Schedule F</b> (Creditors Holding Unsecured Non–Priority Claims)
<input type="checkbox"/>	<b>Schedule G</b> (Executory Contracts and Unexpired Leases)
<input type="checkbox"/>	<b>Schedule H</b> (Co–Debtors)
<input type="checkbox"/>	<b>Schedule I</b> (Current Income of Individual Debtor(s))
<input type="checkbox"/>	<b>Schedule J</b> (Current Expenditures of Individual Debtor(s))
<input type="checkbox"/>	<b>Declaration Concerning Debtor(s) Schedules</b>
<input type="checkbox"/>	<b>Statement of Financial Affairs</b>
<input type="checkbox"/>	<b>Declaration Concerning Statement of Financial Affairs</b>
<input type="checkbox"/>	<b>Chapter 7 Individual Debtor(s) Statement of Intentions</b>
<input type="checkbox"/>	<b>Attorney Fee Disclosure Statement</b>
<input type="checkbox"/>	<b>List of 20 Largest Unsecured Creditors</b>
<input type="checkbox"/>	<b>Exhibit A (Chapter 11 Corporations)</b>
<input type="checkbox"/>	<b>Exhibit D (All Individual Debtors) Credit Counseling Certificate</b>
<input type="checkbox"/>	<b>Certification RE: Request for Waiver of VOCC due</b>
<input type="checkbox"/>	<b>Verification of Pre–petition Budget and Credit Counseling (Briefing)</b>
<input type="checkbox"/>	<b>Statement of Current Monthly Income (Form B22 For Applicable Chapter)</b>
<input type="checkbox"/>	<b>Certification Pursuant to 11 U.S.C. § 521(a)(1)(B)(iii)(II)</b>
<input type="checkbox"/>	<b>Chapter 13 Plan</b>
<input type="checkbox"/>	<b>Application To Pay Filing Fees In Installments</b>
<input type="checkbox"/>	<b>Application for Waiver of Chapter 7 Filing Fee (Form B3B)</b>
<input type="checkbox"/>	<b>Form 21 – Statement of Social Security Number</b>
<input type="checkbox"/>	<b>List of Equity Security Holders</b>
<input type="checkbox"/>	<b>Other:</b>

**DEFICIENCIES REGARDING COMPLAINTS, MOTIONS,  
APPLICATIONS AND OTHER PLEADINGS**

The complaint, motion, application, pleading, or other document that was submitted for filing is deficient for the reason(s) marked below. It has been received by this office but will not be processed until all deficiencies are cured.

<input type="checkbox"/>	<b>The case name on the document submitted for filing does not match the case name in CM/ECF.</b>
<input type="checkbox"/>	<b>A proposed order in a Chapter 13 case was submitted for filing. Pursuant to local rule, Chapter 13 orders must be submitted to the Chapter 13 Trustee for approval before being submitted to the clerk.</b>

<input type="checkbox"/>	is the responsible party for submitting and serving a proposed order regarding the . Unless such an order is filed within fourteen (14) days of this notice, upon meeting the criteria for case closing, the clerk may administratively close this bankruptcy case and/or any related adversary proceeding without the required order.
<input type="checkbox"/>	This case was dismissed on but is not yet closed. The order of dismissal must be set aside/vacated before any further pleadings, motions, orders, agreements or notices (other than a motion to set aside/vacate the order of dismissal) may be filed.
<input type="checkbox"/>	This case was closed on A motion to reopen is needed in this case, including the required fee, as applicable. Should the motion to reopen be granted, further pleadings, motions, orders, agreements or notices may be filed in this case.
<input type="checkbox"/>	A complaint commencing an adversary proceeding was submitted for filing. The complaint must be accompanied by an Adversary Proceeding Cover Sheet.
<input type="checkbox"/>	Other:

#### **ELECTRONIC FILING DEFICIENCIES**

<input type="checkbox"/>	The document does not have a proper electronic signature.
<input type="checkbox"/>	The document is partially unreadable.
<input checked="" type="checkbox"/>	The document exceeds allowed byte size.
<input type="checkbox"/>	The title and body of the document do not match.
<input type="checkbox"/>	An incomplete document file was attached. The document has missing page(s).
<input type="checkbox"/>	The document does not have a proper certificate of service, which must include:
<input type="checkbox"/>	Other:

#### **CLAIM DEFICIENCIES**

<input type="checkbox"/>	The debtor's name and/or case number on tendered proof of claim is missing.
<input type="checkbox"/>	The proof of claim was not signed by the filing party.
<input type="checkbox"/>	No amount is reflected on the proof of claim.
<input type="checkbox"/>	The exhibits are too voluminous to use as an attachment to the tendered proof of claim.
<input type="checkbox"/>	The case number and debtor(s) name reflected on the claim does not match the case information in CM/ECF.
<input type="checkbox"/>	The tendered claim has been filed in an incorrect case.
<input type="checkbox"/>	<b>CLAIM IS STILL IN A FILLABLE FORMAT</b> claim must be processed through a distiller to ensure the security of the information contained therein.
<input type="checkbox"/>	Case closed on
<input type="checkbox"/>	Other:

Jed G. Weintraub CLERK, U.S. BANKRUPTCY COURT

By: Jacquelyn Stewart  
Dated: April 23, 2013  
200 Jefferson Avenue, Suite 413  
Memphis, TN 38103

[ntcdeffil]Petition Deficiency Notice/05

In re:  
James Montgomery Raulerson  
Mary Jo Raulerson  
DebtorsCase No. 09-31673-jdl  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0651-2

User: jackie  
Form ID: ntcdeffiPage 1 of 2  
Total Noticed: 1

Date Rcvd: Apr 23, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 25, 2013.cr eCast Settlement Corporation, c/o Bass & Associates, P.C., 3936 E Ft Lowell Rd, Ste 200,  
Tucson, AZ 85712-1083Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

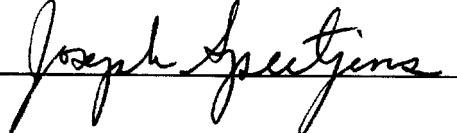
TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2013

Signature:



District/off: 0651-2

User: jackie  
Form ID: ntcdeffi

Page 2 of 2  
Total Noticed: 1

Date Rcvd: Apr 23, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2013 at the address(es) listed below:

Brad George on behalf of Joint Debtor Mary Jo Raulerson geor4801@bellsouth.net  
Brad George on behalf of Debtor James Montgomery Raulerson geor4801@bellsouth.net  
Kimberly D. Burnette on behalf of Creditor Wells Fargo Bank, NA kburnette@wilson-assoc.com, bmcnary@wilson-assoc.com;mawilliams@wilson-assoc.com;kbutler@wilson-assoc.com  
Sylvia F. Brown ecf@ch13sfb.com  
U.S. Trustee ustpregion08.me.ecf@usdoj.gov

TOTAL: 5